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1. Response (17 pages); ✓
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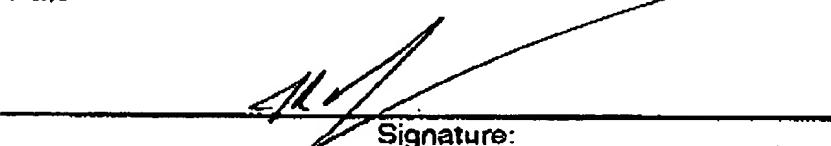
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CENTRAL FAX CENTER** U.S. Application No. 09/868,176
Attorney Docket No. 72167.000310
JAN 04 2007

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/868,176 Confirmation No.: 6974
Applicant : Nigel Knight et al.
Filed : September 4, 2001
Title : EURO Payment Routing and Intra-Day Flow Control System and Method
TC/Art Unit : 3692
Examiner: Clement Graham

Docket No. : 72167.000310
Customer No. : 21967

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

This paper is filed as a response to the Office Action mailed October 4, 2006.
Applicants respectfully request that the application be considered in view of the amendments and remarks made herein.

Amendments begin on page 2 of this paper.

Remarks begin on page 10 of this paper.